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Atty. Dkt. No. 057898-0102

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Danne L. Buchanan, et al.  
Title: METHOD AND SYSTEM FOR  
PROCESSING FINANCIAL  
INSTRUMENT DEPOSITS  
PHYSICALLY REMOTE FROM  
A FINANCIAL INSTITUTION  
Appl. No.: 09/560,779  
Filing Date: 04/28/2000  
Examiner: Nga B. Nguyen  
Art Unit: 3628

<b>CERTIFICATE OF FACSIMILE TRANSMISSION</b> I hereby certify that this paper is being facsimile transmitted to the United States Patent and Trademark Office, Alexandria, Virginia on the date below.  <u>BEVERLI ALFORD</u> (Printed Name)  <u>Beverli Alford</u> (Signature)
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**AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111**

Mail Stop AMENDMENT  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Sir:

This communication is responsive to the Office Action dated November 23, 2004,  
concerning the above-referenced patent application.

Please amend the application as follows:

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